

In re:
Elizabeth M Miller
Debtor

Case No. 24-12689-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jun 17, 2025

User: admin
Form ID: pdf900

Page 1 of 3
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 19, 2025:

Recip ID	Recipient Name and Address
db	+ Elizabeth M Miller, 4631 Melrose Street, Philadelphia, PA 19137-1108
14915638	+ M & T Bank, C/O Denise Carlon, 701 Market Street, Ste. 5000, Philadelphia, PA 19106-1541
14914243	U.S. Department of Housing and Urban Development, 12th Floor 801 Market Street, Philadelphia, PA 19107

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jun 18 2025 00:51:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 18 2025 00:51:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14912392	+ Email/Text: bankruptcynotices@aarons.com	Jun 18 2025 00:51:00	Aarons LLC, 400 Galleria Parkway, SE, Suite 300, Atlanta, GA 30339-3182
14912394	+ Email/Text: bankruptcy@rentacenter.com	Jun 18 2025 00:51:00	AcceptanceNOW, Attn: Bankruptcy, 5501 Headquarters Drive, Plano, TX 75024-5837
14961517	Email/Text: megan.harper@phila.gov	Jun 18 2025 00:51:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 191021595
14972087	Email/Text: megan.harper@phila.gov	Jun 18 2025 00:51:00	City of Philadelphia Law Department, Tax Litigation and Collections Unit, 1401 John F. Kennedy Blvd., Suite 580, Philadelphia, PA 19102
14912395	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 18 2025 00:51:00	Comenity Bk/Ulta, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14926097	Email/Text: JCAP_BNC_Notices@jcap.com	Jun 18 2025 00:51:00	Jefferson Capital System, LLC, PO BOX 7999, St. Cloud, MN 56302-9617
14915518	Email/PDF: resurgentbknotifications@resurgent.com	Jun 18 2025 01:51:51	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14912396	Email/Text: camanagement@mtb.com	Jun 18 2025 00:51:00	M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
14933146	Email/Text: camanagement@mtb.com	Jun 18 2025 00:51:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
14915441	^ MEBN	Jun 18 2025 00:21:59	M&T Bank, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14934279	+ Email/Text: bankruptcygroup@peco-energy.com	Jun 18 2025 00:51:00	PECO, 2301 Market Street, 04 NW, Philadelphia, PA 19103-1380
14912397	+ Email/Text: bankruptcygroup@peco-energy.com		

District/off: 0313-2

User: admin

Page 2 of 3

Date Rcvd: Jun 17, 2025

Form ID: pdf900

Total Noticed: 23

		Jun 18 2025 00:51:00	PECO, Attn: Bankruptcy, 2301 Market Street, Philadelphia, PA 19103-1380
14912399	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 18 2025 00:56:26	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
14912398	^ MEBN		
		Jun 18 2025 00:22:04	Philadelphia Gas Works, 800 W. Montgomery Avenue, Philadelphia, PA 19122-2898
14932895	Email/Text: bnc-quantum@quantum3group.com	Jun 18 2025 00:51:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14913381	Email/Text: EDBKNotices@ecmc.org	Jun 18 2025 00:50:00	US Department of Education, PO Box 16448, Saint Paul MN 55116-0448
14912400	+ Email/Text: james.r.shear@hud.gov	Jun 18 2025 00:51:00	US Department of HUD, Financial Operations Center, 52 Corporate Circle, Albany, NY 12203-5176
14912401	+ Email/Text: megan.harper@phila.gov	Jun 18 2025 00:51:00	Water Revenue Bureau, 1401 JFK Boulevard, Philadelphia, PA 19102-1663
TOTAL: 20			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Philadelphia Gas Works, 800 W. Montgomery Avenue, Philadelphia, PA 19122-2898
14912393	*+	Aarons LLC, 400 Galleria Parkway, SE, Suite 300, Atlanta, GA 30339-3182

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 19, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 17, 2025 at the address(es) listed below:

Name	Email Address
BRAD J. SADEK	on behalf of Debtor Elizabeth M Miller brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com
DENISE ELIZABETH CARLON	on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MATTHEW K. FISSEL	on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com matthew.fissel@brockandscott.com

District/off: 0313-2

User: admin

Page 3 of 3

Date Rcvd: Jun 17, 2025

Form ID: pdf900

Total Noticed: 23

PEARL PHAM

on behalf of Creditor Philadelphia Gas Works pearl.pham@pgworks.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

IN RE: :
Elizabeth M Miller : Chapter 13
: :
Debtor : Bky. No. 24-12689-PMM

ORDER DISMISSING CHAPTER 13 CASE AND SETTING DEADLINE FOR
APPLICATIONS FOR ALLOWANCE OF ADMINISTRATIVE EXPENSES

AND NOW, upon consideration of the Motion to Dismiss Case filed by Ken West, Standing Trustee (“the Trustee”), and after notice and hearing, it is hereby **ORDERED** that:

1. This chapter 13 bankruptcy case is **DISMISSED**.
2. Any wage orders previously entered are **VACATED**.
3. Pursuant to 11 U.S.C. §349(b)(3), the undistributed chapter 13 plan payments in the possession of the Trustee shall not revert in the entity in which such property was vested immediately before the commencement of the case. All other property of the estate shall revert pursuant to 11 U.S.C. §349(b)(3).
4. All applications for allowance of administrative expenses (including applications for allowance of professional fees) shall be filed within fourteen (14) days of the entry of this Order.
5. **Promptly after the expiration of the response period for any application authorized by Paragraph 4 above, Counsel for the Debtor shall file either:**
 - (a) a Certification of No Response confirming that neither an objection to the proposed compensation nor an application for administrative expense has been filed; or
 - (b) a Certification that an objection or an application has been filed (after which the Clerk shall schedule a hearing on all such applications).
6. If no Certification, as required above in Paragraph 5 has been entered on the docket within sixty-three (63) days of the entry of this Order, then the Standing Trustee shall: (a) if any applications for administrative expenses other than Debtor(s)’ Counsel’s have been filed, request a hearing thereon or (b) if no such applications have been filed, return the undistributed chapter 13 plan payments in his possession to Debtor(s) pursuant to 11 U.S.C. §1326(a)(2).



Date:
June 17, 2025

PATRICIA M. MAYER
U.S. BANKRUPTCY JUDGE